

SPECIFICATION AMENDMENTS:

Please replace the Abstract with the following amended Abstract:

A payment card transaction notification and authorization system provides a notification message to a payment card holder of an attempted transaction using his/her payment card. The system provides ~~multiple~~ multiple options for the payment card holder to decline authorization of the attempted transaction. The multiple options comprise a first option for the payment card holder to decline authorization of an undesirable but non-fraudulent transaction, and a second option for the payment card holder to decline authorization of a fraudulent transaction.

Please replace paragraph [0001] with the following amended paragraph:

[0001] The present disclosure relates to methods and systems for authorizing charges ~~sing~~ using a payment card such as a credit card, a debit card, or a calling card.